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THE WAR CHEST PLAN

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The war chest is simply one phase of a movement which is becoming more and more general; namely, the application of the principle of conservation of both energy and money, to all work that has to do with the prosecution of the war. It has as its central idea the bringing of all the money raised by the common effort of all the people in a community into a common fund, from which war relief needs shall be met. It is designed to work out such a thoroughly systematic canvass that the raising of funds will become both simpler and more accurately proportional to the demands that are made upon the community.

What is more natural, when everyone from the President down is talking coöperation and conservation, than the application of this principle to the various war relief organizations, whose needs must be met by the voluntary gifts of the American people? When the separate drives or campaigns that characterized the first months of the war were instituted, we had no conception of what was before us. We knew in a general way that funds would be required for war needs which would not and should not be furnished by the national government, but few of us had the vision to realize the magnitude of that side of war. We were without experience. We did not know what a vast undertaking it would be to keep the organizations supplied with funds to perform the work that they would be called upon to do. Indeed, it is doubtful, if many people had any idea that the organizations which would be taken over, or called into being, would be so numerous and varied. The first information many of us had of the existence of certain organizations was when it was announced that a drive would be made for this or that cause. Sometimes the first knowledge we had was when the solicitor appeared.

Now, however, all this is changed. We know what the organizations are, or can find out what they are. Also we can form some idea as to what the money requirements of each will be, for a given period of time. This cannot be determined exactly, of course, as no one can foresee how much work any organization, especially those

that are national in scope and character, will be called upon to do. We do know that their work is constantly increasing and that their money requirements will increase proportionately,—in fact, we know that all the money that can be raised can be used to advantage, and that our soldiers and sailors will be the beneficiaries.

Every community in the country is confronted with the same problem. How can this great obligation be dealt with most effectively? How can this voluntary tax, for that is what it is, be best met? To those who have tried it, the solution lies in the Community War Chest. In the first place, it saves a great deal of time and avoids great duplication of effort. It avoids the general disruption of business, produces more money and does not involve as much waste of energy. Also, it assures a very much broader and more comprehensive basis of giving than was possible under the system of separate drives. Being a community movement, it unquestionably stimulates community pride, and from that point of view alone is very valuable. What is perhaps still more important is its unifying effect upon citizenship and the increased community solidarity.

The foregoing deals with the question from the standpoint of those who are called upon to manage the campaigns, those who participate as contributors, and generally from the standpoint of the community. Now take the side of the organizations that are to become participants in the fund, that is beneficiaries. There can be no question as to the desirability of the war chest, so far as the relatively small movements are concerned. The smaller organizations have not the same advertising or selling value that their more spectacular big brothers have. However worthy they may be of adequate financial support, there is always a danger under the separate drive system that they will get too little, or it is even possible that they may get too much, rather than a proportional amount. The war chest plan makes it possible for small movements to get adequate, but proportional financial support. From the standpoint of the large organizations, nothing is to be feared under the war chest movement so long as it is properly organized and wisely administered. In some cities the policy has been somewhat narrow: in some, money has been unwisely expended or disbursed, but these mistakes and this narrowness have nothing to do with the war chest principle.

It is, perhaps, worth while to emphasize that the war chest plan makes possible the democratization of giving. It has never been asserted by the most eager opponent of the war chest that fewer people give under this plan, and statistics show conclusively that a tremendously larger percentage do contribute under this plan. That has a distinct value in itself, because it makes the largest possible number of people definitely linked up to the war in a benevolent and philanthropic sense. The industrial workman is given his opportunity to participate as never before.

It has been asserted, that separate drives by the different organizations have a great educational value. It is possible that this was true in the first months of the war, when most of us were apathetic and lacking in appreciation of the seriousness of the whole situation, and had not come to know and appreciate the worth and importance of the American Red Cross, Young Men's Christian Association, Knights of Columbus, Jewish Welfare Board and all the other agencies of war relief. On the other hand, many intelligent observers contend that the value of the separate drive in this respect was overestimated, even in the early days of the war, taking the position that it is extremely doubtful whether from a pedagogical point of view a financial drive is the best means of education, or whether a well devised system of propaganda is not better suited to achieve results. However that may be, it is fair to assume that the real gauge as to the extent and success of the education, in a broad sense, brought about by drives is to be found in the number of givers, and on that basis it is undoubtedly a fact that the war chest is a better educational agency.

President Wilson has said: "The supreme test of the Nation has come. We must all speak, act and serve together." It is not likely the President had the community war chest in mind when he uttered these words shortly after we entered the war, but it is obvious that he did have in mind the principle on which the war chest is founded.

Unity and organization constitute the working strength of a great cause, and the more important the cause the greater the necessity for getting together. The war must be prosecuted, not only by the fighting forces, but by the united, steady and adequate support of all the people behind them.

No war chest campaign can be said to be successful if it does not bring to its support all elements in the community. It has al-

most invariably been found that all of the separate elements which previously existed have been welded together and made one, all working for the common cause. All former lines of cleavage and barriers have been broken down. All work for all. Protestant and Catholic, Jew and Gentile, black and white, all work together for the common good, without regard to whether the funds they give or solicit from others are to go to the particular cause in which they are interested.

It is well known that under the old method, a very large part of all money raised was given by practically the same people. The reason for it is not far to seek. The campaign committees in each case, anxious to raise the necessary fund with the least expenditure of time and money, naturally followed the line of least resistance, and sought those who were known to be generous, and had been liberal givers to charities in peace times. It is not that others were not quite as willing to give. The direct appeal was never made to them. All they knew was what they saw in the newspapers or on billboards. The committees in charge, hastily brought together as they were, on short notice, were not able to create an organization which could present properly to all the people the cause for which they were enlisted.

One outstanding case is that of a community of nearly 2,500,000 people. In the Red Cross and Young Men's Christian Association campaigns in 1917, there were not more than 30,000 subscribers, while in a recent war chest campaign there were approximately 500,000 subscribers. It is not that this large number were unwilling to subscribe,—they were more than willing to do so, as was evidenced by the war chest campaign—no coercion or even persuasion in most cases was necessary. It was necessary only to tell them about it. They gave voluntarily and cheerfully. For the most part they asked no questions about who should be the beneficiaries. They merely wanted to be assured that their money would go to help our fighting men, or to relieve suffering caused by the war, and the character of the men who had been selected to administer and disburse the fund was such that they were satisfied that it would go where it was most needed and would do the most good.

Anyone who has had to do with the creation of organizations to conduct campaigns since the beginning of the war, will agree that it was much simpler in the first months of the war than it was in the

spring of 1918. In the early days, practically all men and women whose hearts were in the right place and whose minds were as they should be, were available for any war service. Now, however, all this has changed. Look over the list of those in any given community who worked in the Red Cross campaign in June, 1917, and see how many of them are now in France, or in the service of the government at Washington, or regularly and permanently engaged in war relief work at home, or in building ships, or some other necessary work for the government and from which they cannot be released for even the short period of time necessary to work in a campaign. The burden of nearly all campaigns, not only for the various relief organizations, but for liberty loans as well, falls on practically the same men, and it is becoming increasingly difficult to get a sufficient number of competent men for the work, as more and more men, and always the most competent, are being drawn into some branch of government work.

Is not this, in itself, sufficient reason for reducing the number of campaigns to a minimum? Is it right to take all these men and women from useful occupation several times a year, at a time when, more than ever before, man power should be conserved, not wasted? Most men have their hands full these days, more than full. A system which uses their time and energy needlessly is a bad system. Every business man taken from his desk, every foreman taken from the factory, every workman taken from his own particular task, whatever it may be, either to act as solicitor or to be solicited, represents just so much lost motion which, in the aggregate, is enormous. To repeat that interruption several times a year is to multiply waste, to squander business energy. A war chest, after it is put in operation, calls for no needless reduplication, no wasted energy. It represents a saving of business, time, and energy that is incalculable.

Consider also the economy of money. If the plan should become general, it would eliminate the enormous amount of printing, the buttons, booths and other paraphernalia. Think, too, of the express, telephone and telegraph bills involved in repeated "drives." With the most economical management, with the most careful methods, the tremendous task of covering the country with a temporary organization, and fitting it out with material of all sorts and keeping in touch with all parts of it must necessarily mean an expense which, in the aggregate, amounts to a huge sum. If, after one

culminating effort all that unnecessary expense could be eliminated, the saving would be great indeed; the ratio of net return to gross receipts would rise very perceptibly. A conservative estimate of the gifts to war relief in 1917 would not be less than \$300,000,000. A saving of one per cent would be \$3,000,000.

Another marked advantage of the war chest plan is that it ensures a proper proportion of the community gift to each fund. Hitherto, the deserts of an activity have been only one of many factors which determined the amount it would receive. The enthusiasm, energy and capacity of the campaign manager, the weather, the more convenient season, these and a host of other irrelevant factors helped to determine the amount. These are not adequate criteria of the value of a cause, or of the support it should receive. The new plan determines the size of the gift, not on the basis of chance, but after proper investigation by a representative body who can take the proper factors into account. To leave any longer so vital a matter as this so largely to chance is indefensible.

Further, it makes possible adequate contributions by persons of small means. Under the present lack of system, great numbers of persons who can give something and are ready to give something are not effectively reached. Solicitors who have covered working class areas in previous drives, know that large lump sums are impossible from these folk: the day before pay-day, very little money is forthcoming; and with so many drives, deferred payments on small amounts are too expensive in collection to be worth while. The proposed scheme, on the contrary, by making possible regular and continuous giving, will make it possible for the wage-earner to give substantial sums. He may authorize his employer to withhold his contribution from his pay envelope. The money thus obtained can be paid in a lump sum to the fund. Thus the worker can give adequately, yet without hardship; he is linked up with the community of givers. He can feel that he is participating in a wide range of enterprises, whereas at present he can respond to only one or two of the more urgent appeals.

The adoption of the war chest plan would allow the individual to look ahead and through foresight make provision for his obligation. It would encourage people to adopt some reasonable, though sacrificial, measure of giving. Surely there is nothing unpatriotic in making giving more intelligent. The number of Americans who

do not need to plan ahead is small. It is true that, in the beginning, separate drives raised more money. A man had a glimpse of the wonderful work of the Red Cross. He enthused; he had no idea of what was coming; he plunged. By and by the Young Men's Christian Association came around; he enthused; he plunged; but more cautiously. Gradually the idea dawned on him that it was to be a sort of continuous performance. There developed—anyone who has done soliciting will admit it if he is candid—a tendency to hold back for the next drive, a tendency which must in the nature of the case become more and more accentuated as time goes on. Another cause for holding back has also appeared. Many people are hesitant about subscribing to new funds, until deferred payments on previous subscriptions have been met. This constitutes a very real conflict between the several drives, which does not lie on the surface and does not, in consequence, appear to the casual observer. The old plan will no longer produce more money than the new: the situation is reversed. The war chest plan produces more revenue.

Another advantage lies in the fact that the proposed scheme opens the way to some extent to answer the question which every sincere person has asked, "How much should I give?" No answer is possible under the old plan. Under the war chest plan, however, experience has shown that it can be made with considerable accuracy. In fact, it is essential to the success of the plan that an answer must be made to that question. Unless a scale of giving is prepared, based on the incomes of the prospective givers, the amount that could be raised in a campaign would be left entirely to chance. In the most successful campaigns, a very important part of the preliminary work has been the preparation of statistics to determine the percentage of the population that can be counted upon to become subscribers and the average subscription from each. Of course it is only an estimate, but experience has shown that if the work is done intelligently a very close estimate can be made.

It has become quite common for committees to prepare a scale of giving, and prospects generally take it as it is intended to be taken, viz., merely as a suggestion to help them make up their minds what is their part of the total amount to be raised. In the preparation of an estimate of the amount that can be secured in any community, allowance must unfortunately be made for those rich men with shrunken souls, with which almost every community is cursed.

Too much stress cannot be laid on the importance of organization: unless this is thoroughly done, it would be useless to attempt to carry out a war chest campaign with any hope of success. Furthermore, such an organization when created would be available for any contingency that might arise, and for this reason it would be a real asset in any community. It would be especially valuable in connection with the liberty loan campaigns, which, from all appearance, will be a feature of our lives for some time to come.

Such, in very briefest outline, are some of the considerations which indicate the desirability of organizing war chests in each community. It is no longer in the experimental stage. It has been tried out. The foundations are laid, the technique is developed, and the experience of those pioneers is now at the service of others. The practice and theory alike are satisfactory. The war chest is broad in its appeal, productive of revenue, at little expense, stimulating both to local pride and to national feeling, and it substitutes coöperation for competition among causes that should never be thrown into conflict with each other.